



AFSCME CCPT



Stories from the Heart



Childcare Provider
Health & Dental Realty

My name is Larraine Murray. I have been a Registered Family Child Development Home for the past twenty year. I'm forty-five years old. I'm a lifelong resident of Des Moines. I have worked since I was sixteen years old and have had limited health and no dental benefits. Limited health care means three times Title 19 picked up the tab for the births of my three children. I did pay cash up front initially to the Hospital and Doctors who delivered. Only after their births, then I became income eligible for assistance. Which happened to be a blessing since my third child had to be delivered by caesarian section. Within twenty-four hours she was vomiting blood, she was rushed from Lutheran to Blanks ICU where she was diagnosed with bleeding ulcers, her stay was five days. The bill was approximately \$32, 00.00 twice the amount of money I made that year. That was a rough week, I had allowed myself one week of for maternity leave but because of the complications my clients gave me one more week. Since having my children I await year to year to see which program my children will fall under Title 19 or Hawk I. I am glad these programs are available to my family on one hand. On the other I think what kind of message am I sending to them. (Work hard for no benefits.)

Thank goodness I am a relatively healthy person. I ask how long can that last? Diabetes has stricken my parents and siblings. I am the only one left without the disease. I see them struggle for medications, additional health expenses and other complications that come along with diabetes.

I have received mammogram's for free through the Susan Coleman Foundation. When a year and a half ago a spot appeared. Three mammogram's later they say it's nothing, don't worry about it. Part of me is still concerned with the spot, the other part says thank goodness it was not diagnosed as something worse. To only think that I would have pre-existing condition that would hinder my chance of getting any type of health insurance in the future should it become available to me?

I still wonder, how do I come up with cash to pay for my biannually physical for work, an annual flu shot. Pray that I don't get strep throat or sick enough to have to go to the Doctor. A few weeks ago I had my first experience at a free clinic in the basement of a local church. I was in such pain from a UTI and no money in my pocket even for the donation jar. I just sand and cried trying to justify how I can be such a hard working person in today's society, yet I have to go to a free clinic.

My downfall is my teeth. I know I have put at least one dentist through college with all the dental work I have had done. The latest dental procedure began March of 2007 when I had my six front teeth crowned because I'm tired of putting out a couple hundred dollars every time a tooth broke or a cavity to fill, the cost of these crowns were (\$6,084.00) I put \$2,000.00 on a credit card have paid \$1,500.00 out of pocket, which still leaves me an outstanding bill of \$2,500.00. So what does a low-income childcare provider do to help with these costs. I re-certify for child net (\$50.00 stipend), I get the process rolling with the nurse consultants for a (\$100.00 stipend), I apply for a level 2 QRS (\$400.00) knowing that I am a level 3 or 4 but time for the process is not on my side. Oh and of course the most important is to stay at capacity, because if I lose one child I lose the capability to pay a payment to the dentist who wants his money.

It really saddens me to know, I live in this great nation, this great state of Iowa, to be let down by a health care system over and over again. This healthcare problem needs to be fixed so the children I gave birth to and Iowa's children that I have cared for, for so many years have a hope a chance to do a job that they love as I love mine to lead physically and emotionally healthy lives. Life seriously should not be filled with this much unneeded stress due to being uninsured.

I am Terry LaBelle, I am a registered childcare provider. Certified with Childnet and have a Child Development Associate Credential.

It is perhaps a good thing that my occupation requires my full attention. That way I don't have time to think of the dire straights that I sometimes find myself in.

I have had insurance most of my life. I had it when I was a child and my parents provided it and when I was married, my husbands company had an insurance plan that we participated in. I had an eye disease that would have caused me to go blind, but insurance allowed me to be treated. I had a torn rotor cuff that was extremely painful, but insurance allowed me to be treated with surgery and physical therapy and my shoulder is good today. When we needed medical attention we had it. I never realized just how comforting that was.

Two years ago my husband had a heart attack and had to have triple by-pass surgery. After a two week stay in the hospital he came home to recover. I missed only one day of work because I take care of quite a few state subsidized children and with the impending cost of the medical bills that wouldn't be covered by insurance I didn't feel that I could afford to miss the income. When he started back to work his company filed for bankruptcy. What a wake up call. He was unable to find work for almost two years.

Now I was the sole support for my family and having follow up medical exams for my husband without insurance ate up our savings and we are still significantly in debt with medical bills. He is uninsurable (other than in a group plan) because of his heart attack.

Left with no insurance we have been forced to cut costs. And, not being able to go to the doctor when we need to. We are uninsurable as a family since he had the heart attack. If we exclude him we can get insurance but it will not cover any of my pre-existing conditions like my blood pressure, or my eye disease.

These are some of the creative ways that I have cut expenses to enable my family to survive.

I use commodities that other people don't use to cut down on my grocery bill even though it is against the rules for the food program and commodities program.

I found myself out of compliance because I couldn't afford to get a physical with my family doctor. That fact was going to put me off eligibility to work for an agency that sends me referrals and eliminate the state subsidized children that I care for. Losing the children would seriously cut into my income. I humbled myself and called that agency to tell them I would not be able to comply because of not having insurance. They said they would look into it to see if they could help. They called back with the name and address of where I could go to get a physical and TB test at no charge. It made me feel vulnerable, inadequate, embarrassed and defeated. I cried in the bathtub that night where no one could see me. I don't need my family to know how hard this is on me.

I rely on home remedies for my family and me. The most common one is the philosophy that unless it is life threatening you will get over it without an antibiotic. The pioneers did it... we can too. We have to save our money for my blood pressure medicine; my husband's heart medicines and emergencies. I still owe the family doctors office \$400.00 from when we thought we had insurance and they really don't want to see me without the balance being paid. Even though we now have insurance the past bill didn't go away. The refill date on my prescription will expire soon and I will not be able to have it filled again without seeing my doctor. I'm not sure what we will do about that.

This will be the third Christmas in a row that we will not exchange gifts that are not homemade for less than \$5.00. They are usually coupon books saying what we will do for someone, a back massage, doing the dishes for a week, breakfast in bed, that kind of thing. People that brag that it will allow you to know the true meaning of Christmas have money in the bank and don't worry on a day-to-day basis.

I have been on involuntary diets and I have eaten the left over food that was on the plates of children in my care after they were down for naps so there would be more food for my family that night.

I have kept the last of the paper towels in the cabinet and used washcloths and hand towels because my budget prohibited buying disposable paper products. I would leave the empty roll on the dispenser just in case of an inspection where I could say that I just used the last one.

I have walked to the grocery store pulling a wagon because money saved on gas is money that we can spend on food.

I am ashamed to tell anyone the financial bind I find myself in because it melts my pride.

I go to bed at night and worry I don't sleep well. There is way too much at risk. I am only one illness, one accident, and one heart attack away from being homeless. So for right now I do what I can, I join a Union to put my voice with others, I invest in Tylenol PM to help me sleep since it doesn't require a trip to the doctor or require a prescription. If you think it was easy to say this in front of you and my peers, it was not.

I have had insurance and not had insurance. Life is quality when you have it and not so much when you don't

The general consensus is that healthcare will cost too much. I am all too aware of how much it costs, But being without it is plenty pricy too. I am not unique, I am not alone, there are many providers in my situation. One told me that she has considered selling her plasma for money. I will be considering that option also.

Page 1 of 1
Kathryn Sheehy 515-271-9191

I have been in a child care career for over 35 years and have not had health care since Dec. 1998. I went through a divorce and was left with no extra money as my ex-husband had the insurance with his company and I couldn't get Medicaid for me because I made too much money. I couldn't even get heat assistance because I made too much money, \$60.00 too much. I was so frustrated and said to the worker that I might as well quit my job and quit trying to work hard to improve myself and my children and sit out and sun myself in the back yard like one of my daycare mothers who was getting childcare assistance and I was watching her children while she did nothing.

Since my divorce each time I would get sick I would have to pay on the spot or thank goodness they would bill me. Thank goodness I am pretty healthy, but I worry every day about getting another bout with kidney stones, which I had just before my divorce. Right now I am in debt for medical bills from surgery which was not elective. I had about four specialist's appointments with tests at both offices. Right now I am taking two medications and have to go into the clinic for blood work etc. Each time I go in for the blood work it costs me at least \$250.00 and it takes me just long enough to pay that bill off and then my Dr. wants another check for blood. This time I told her I could not come back in for at three months because I just got the other bill paid off and I couldn't do this right now. So as many of you I am letting my health go because I can't afford to go to the doctor. I know we all have some good parents but as some of you know we have the ones who get upset when we have to take off time for ourselves or for our family. When my (brother) passed away in July of 2005, we were at the hospital and my close friend was here at the house with my last two day care children, one of my child care parents called and was shocked that I was going to close the next day. My friend said this is her brother not the neighbor. This was a family who I have worked with for over 12 years. Also with the death of my brother I was left with his two special needs teenagers. That is another worry because what am I going to do with them if I get sick again and have to go into the hospital with no family who wants to keep them for any more than a few hours. Yes I get very frustrated and at times think about changing careers but then think about the babies for which I care. I did quit for about nine months while my daughter was pregnant, but after she had my grandson I checked around town at centers and private homes and decided if someone was going to take advantage of my grandbaby it was going to be me so I could give the love and affection to him that I have given to everyone's children through the years. I also care for respite children; some of who are special needs on the weekends and do some evening care also. My neighbors say to me, "Do you ever not have children?" and I remind them, they have two incomes and I have to work two jobs to be able to live a decent life. My mother says she can never get a hold of me in the evenings. I tell her I have to get out in the evenings to know there's someone over the age of five years or I couldn't enjoy my job as much as I do and have for over 35 years.

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To Whom It May Concern:

I have been a childcare provider for almost 4 years. Within those 4 years I have not had health insurance. I am a mother of 5, luckily all my children are covered under Title 19. However, I sure wish I had health insurance for myself.

Last year, I got so sick I could literally not pick up a pencil and write. I went to my doctor (the one I had when I had insurance and had been going for 10 years prior). I had to pay a big fee just to step foot into the doctor. Not to mention all the lab tests they had to take in order to find out what is wrong. I found out I had anemia. I was supposed to go back and get checked again, a year ago. I still have not had it checked. During that time I had pain in my arms and sometimes in my face they would tell me, "you need to come in you may be having a stroke." Because of no insurance, I did not go. Thank God, I was not having a stroke. I took aspirin and hoped for the best. Every month is a struggle for me hoping I am doing everything right to keep me having enough iron and staying healthy.

I have an extremely hard time going to someone other than my doctor, especially about vaginal health. Because I could not go to my doctor I went to Planned Parenthood. I waited there for an hour before I was taken back. By the time I got back there I had to leave to go pick up my kids, I never got the examination.

I really don't understand what is wrong with people today. They don't seem to understand that us Providers or even Mothers and Fathers need affordable health insurance. If we get really sick and are unable to take care of other people's children or even are own, who will!

I heard previously that they were looking into us being able to go to Broadlawns. I don't know if any of you have gone to Broadlawns. I have and I have had, and know of people who have had bad experiences with Broadlawns.

In closing, I hope soon we will have an affordable health care plan so that I/we may go to the doctor of our choice when needed.

Thank you for letting me share my story.

Melissa O'brien-Nyongi

I am hoping sharing my story via email is acceptable, if I do it now I won't put it off and forget to do it.

I purchased health insurance through NASE when I got divorced and lost my exhusband's coverage. My children are still covered by his benefits thank heavens or I honestly think I would have left the self employment world.

I paid just shy of \$300 per month for minimal coverage for myself. I paid for doctor visits and prescriptions out of pocket but thought I had adequate coverage in the event of something more severe. You would think for \$300 per month that would be the case. WRONG! I had a cancer scare that required numerous visits to the doctor and tests. I was an insurance agent for 6 years prior to doing daycare and thought I had understood my policy when I purchased it but somehow, and I am still unclear how, I wound up responsible for the \$3000 worth of charges. Having just gone through a divorce this was devastating to me, I was barely scraping up the premium each month. I tried to fight the charges but was blown off by the insurance company time and time again. Within 2 months of fighting these charges the Dr. had his lawyer brother serve me with court papers and I had 30 days to pay the total balance or go to court. I somehow managed and cancelled my insurance policy. In my opinion it was cheaper to be uninsured than pay high premiums for nothing. I still cannot tell you what that policy covered.

About a year ago I had an emergency health issue. This required 10 hours in the emergency room followed by being admitted to the hospital. Numerous tests and procedures later I had a bill of \$10,000. The staff at Mercy and a wonderfully helpful lady in billing were awesome. I do not qualify for any low income assistance so I expected some hefty payment arrangements. Fortunately there is a Medicare program directed at middle america and the majority of my bill was covered through that and Mercy itself. This was great but not an option in every case or more than once a year.

The staff at Mercy were wonderful but I had to do a follow up visit at a Gynecologist office, I was instructed by my case worker at Mercy NOT to pay anything at that visit as it could hinder payment through the program. I tried to explain this to the horrible, snobby, unfriendly lady with billing at the Gynecologist office who treated me like scum of the earth because I did not have insurance and dared to mention the word Medicare. I was appalled at the treatment I recieved, several other incidents have occurred over the years where I am talked to and treated like a second class citizen because I do not have insurance. In this day and age no insurance does not mean poverty stricken and even if it did it is sad to me that people of the human race, claiming to be in a caring field, are so unbelievably heartless.

So far I have been lucky and only been inconvenienced with no major consequences but I can see how easily either of these situations could have destroyed me financially.

I work over 40 hours a week caring and nurturing other people's children. I love my job but truly question how long I can continue with no health and retirement benefits. I

deserve the same treatment as other people who work for a living and should not have to give up the majority of my income to receive it.

Thanks for listening
Melanie Bates

This is Brandi Richman. I suffer with kidney stones. I work with my mother in a Category C Child Development Home. I, of course, do not have medical insurance. When I get an attack, I was always forced in the past to go to Broadlawns for care. Unlike my mother, who has health insurance through her spouse-my dad- and can go to any hospital she wants to- I never have had that option since I've been an adult.

This has also meant that there was no such thing as regular check ups or regular medical care for me. The current problem now is, we have raised our child care tuition rates, as good care providers should periodically do. However, we have created a bit of a problem for ourselves. I now make too much money to go to Broadlawns! I am stuck now if I get an attack with kidney pain! I will be in major debt with no answers. I have no insurance and will have no hospital to go to.

Also, heaven forbid, but what would happen if I were to have a major crisis, like a car accident? And I know my mom feels great guilt and hardship for not providing or being able to provide me with health insurance, but it's just not an option. What sort of a budget do we have to provide "benefits" as child care providers?

We HAVE to do something about this! I have a family history of breast cancer, as well as other genetic problems. I really do need medical coverage. This really bothers me greatly that I am not insured and cannot get regular care. I would really want to also get preventive care if I could! What can we do to make this happen?

Brandi Richman

brandi2008@aol.com

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Child Care had been my life long career for 26 years depending on my husband's insurance for health care. But when my husband wanted retire we knew that I would have to leave what I enjoyed the most and find a job with benefits. I worked for our local CCR&R for 8 years. I continued to work outside the home until I only had 18 mos. left before I was eligible for Medicare. I could return to direct care of children, what I loved the most. I feel I was one of the lucky ones who was married and could count on my husbands insurance. Had it been different all of the families I served would have been without the quality care I was able to provide as an NAFCC Accredited home provider.

Your Name _____ Liz Novak _____ Phone Number _____ 563-391-2764

My name is Kris Tiffin-Mueller I have been providing in home childcare for about 6 years. I cherish the line of work I have chosen but often worry about having health related issues. I currently have health insurance paying over \$300.00 a month for my spouse and me to have emergency medical care ONLY with several exclusions to the policy. The deductible before our insurance would even kick in would force us to take on additional work, just to cover the deductible plus 30%, which would mean less time with our family.

I also worry about the unethical decisions regarding the exclusions that are put on people and the high insurance rates. I have had all my life allergies and sinus issues and while this has been documented of such issues it is also documented that with proper treatment it is controlled. Again just the medications alone without prescription coverage costs over \$200.00 a month that currently is out of our own pockets.

Are we as childcare providers somehow being discriminated upon? While we have made one of the biggest career choices and most rewarding we are not able to take preventative measures like so many others can, when we get sick, we shut down our daycare, when we shut down our parents cant work, and when our parents can work our economy suffers. When childcare providers all over are offered a reasonable cost effective plan we all win.

I am a single mother of 1; in my 9th year as a child care provider. I was forced to leave a retail management position with full benefits when I became a single mom because I was not able to give my "110%" anymore. While I did day care as a way to make a living until...I have grown to love the service I provide and can't imagine doing anything else. Not only do I get to be at home for my own child but I also get to help nurture, teach, and be involved in the growing process of many other children whose parents trust me with their little ones. While my daughter is covered under Title 19, most of the time I find myself uninsured. I say most of the time because if I am lucky enough (imagine this being lucky) to have a low-income year I manage to qualify for Title 19 also. I am on 2 different diabetic medicine (oral only), a cholesterol medicine and ulcer med. I had to have a complete ACL reconstruction 3 years ago and having another in April. By the grace of God I had Title 19 for the first one and will for the second as well. I am a relatively healthy person with a few pre-existing conditions and bad knees. These things are not going to go away and no insurance company will touch me on my own. I am stuck between trying to make a decent living to provide for my child and myself and not making too much so that I can get Medicaid now and then. I have thought many times about leaving the job I love to work outside of the home where benefits are available but these kids are like my own. I take pride in the job I do and feel it would be a great loss to my day care children and me if I am forced to do so. The sad thing is this story is just one of many...please insure us!

Teresa Sadiq

You're right - time HAS been an issue! But this is an important issue to me. Here's my story:

Four years ago on Nov 3, 2003 a 6" tumor was found on my spine; the next day I found out I was pregnant with my 4th child. Needless to say it was a high-risk pregnancy, and even though I refused treatment until after I delivered I had to deal with two surgeries and then bed rest for the final 3 months of the pregnancy because of complications. Three months after having a healthy baby girl I found myself recovering from major surgery followed by 6 months of chemotherapy and radiation treatments for non Hodgkins Lymphoma. In all, my surgeries and treatments were over \$275,000.

This was all covered by an expensive COBRA policy that I had taken out after my divorce. Because I had no benefits of my own as a single working mother of four children, I had to hire extra help and work as much as I could through the cancer treatments all while paying the high premiums of COBRA. These extra expenses left me thousands of dollars in debt. Because there is no way for me to currently obtain my own health care plan, I would have been bankrupt and out of business without the COBRA policy. Unfortunately COBRA only lasts for 36 months and I was forced to pay full price for my monthly medications and checkups out of my pocket, putting even more of a financial burden on my budget. Three years later, I am still playing 'catchup' from all the expenses.

Group health coverage is vital in keeping quality, experienced home childcare providers in a profession that is very much needed by Iowa working families. Without us, there are so many working families that would not only suffer financially, but their children would not have the advantage of loving, quality care that is so necessary for their social, emotional, and cognitive growth.

Melissia Vorel
Little Gifts of Love Daycare
Des Moines, IA

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book up

Elliott Family Health Care Story

We currently have health care coverage through my husband's work but at a high cost... When he started there 20 years ago we paid \$6 a week for insurance now we pay \$200 a week for health care, over \$1000 a month just to say we have insurance... This is for crappy coverage we have a \$3000 per person deductible and \$6000 for family. It is 80/20 until you hit total out of pocket for one of \$6000 or \$12000 for family.

Last year we over \$8,000 for our share of the policy. We paid an additional \$7,000 for out of pocket expenses and still owe \$5,000 in outstanding medical bills. If my husband lost his job we would have no insurance. The insurance at my husband's shop is extremely high because two employees have wives who have cancer and there are only 20 people employed. I am hoping the Union can find us affordable Insurance with better rates than what I just mentioned with better coverage.

We are an average family with 3 children a daughter 20 in college, a son 17 active in all sports, and an 11 year old Daughter my husband and I are 42. None of us smoke or have any dependency. I have Colitis, My son has had a surgery for a football injury and my older daughter has Asthma but only uses inhaler prn when she gets cold.

I really am hoping by 2009 we will have some sort of group policy that will be affordable.

Thank You,
Judy Elliott

ehouse@comunet.net

Kay

I have been a family child care provider for the last three years so I could stay home with my two young boys. I have always had good health insurance through my husband's job. However, he has been considering going back to school and getting a different degree. If he were to go back to school full time then we would lose our health insurance.

We are considering all the options at this point. One of them is that we go without health insurance for my husband and I and get the boys on Hawk-I. This option scares me too much. Another option is for me to quit family child care and find a full time job with health insurance benefits. I don't want to put my boys in child care and I don't want to quit on my families. Two of these families have been with me since I started family child care. So this option doesn't appeal to me either. These are tough decisions and good, affordable health insurance is a main consideration.

Verbandale, IA

Your Name Alicia Stenzel Phone Number 515-573-4384

I have been providing quality childcare for 7 years. My husband & I separated 2 years ago yet we are unable to get divorced because it would leave me with no health insurance coverage. I have high blood pressure & other medical conditions that require me to be on 3 different medications daily for the duration of my life. I would never be able to afford my medication alone, without my husband's health insurance, yet I am over the income limit to receive Title 19. This does not include the numerous doctor appointments I must have to maintain my health. This situation has not only been stressful & worrisome; it has prevented either of us from being able to move forward in our now separate lives. Having other options for health insurance would certainly renew my independence, amongst many other things.

I open my home daily to 12 children from different homes & different schools, potentially carrying MANY different germs, viruses, & illnesses. I feel the least that I deserve is to have the option of purchasing reasonable, affordable health insurance for myself & my family that will not place me in a financial dilemma. Any consideration in this matter would be greatly appreciated, not only by me, but also by the majority of quality childcare providers in Iowa.

Thank You,
Alicia Stenzel

bossy.stenzel@frontiernet.net

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Here is my story (for what it's worth!):

When I lived in California I always had health insurance (some great and some not so great). When I was employed in the corporate world, I had great insurance. When I became self-employed my health insurance cost me more and covered less. I was in the hospital and received a \$50K bill along with \$20k in Doctor bills and had to fight my insurance company tooth and nail to pay even a little bit of those charges. None of my well-care was covered. Then,

I moved to Iowa. My insurance was through NASE and the Association changed insurance companies. The first time I heard about it was when I tried to use my prescription card for a prescription from my dentist. Well, I went insurance shopping (couldn't afford much since my pay was cut in a third when I moved here) since I apparently no longer had coverage (don't know why I was dropped except the info must have missed me in the mail during the move). The new NASE insurance agent came over and I went through all the rituals of applying for insurance, gave her my check and waited. One of the questions on the application was "who is your doctor?" Now, I don't get sick very often and therefore had not been to a medical doctor since I arrived here and told her that. She asked, "who would you go to if you needed care?" and I told her probably the same doctor that my parents go to. So, she put him down as my doctor. A couple months (it seems) later, I got a replacement check in the mail from the insurance company with a rejection letter stating that they had been in contact with "my doctor" and my doctor had no record of me ever being a patient of theirs. Therefore they would not be able to cover me. I called them and told them I had told the "rep" I did not have a doctor and she put down the one I would probably go to and they told me that if I did not have a doctor they could not cover me. So I said, "because I am healthy and hardly ever go to the doctor, you can't cover me?" and they basically said yes. Would not even give me the time of day after that. It is my personal belief that they did not want to cover me, because I had to be in the hospital a few years earlier with "recurring meningitis" due to an allergy to Ibuprofen. And fought the former insurance company from NASE to pay, but I can't prove it and therefore, I have no coverage.

I have three businesses, my childcare that I work at Monday through Friday, a hair salon that I work in after my children leave for the night, and an alteration business that I work at "very part-time". I also now work for a Doctor in the late evenings. With four jobs, I still do not have "healthcare", however, this fall I am changing my childcare to be strictly "after school care," and will work for the doctor during the day instead of watching children and therefore will be able to have health insurance through that job.

I know this is a long, drawn-out story, but there it is! Hope it helps –

Barbara Flowerday,

Webster City

P.s. I still receive bills from the hospital in California since the insurance company didn't pay all they were supposed to pay (in my contract I was only responsible for \$1,000 of inpatient care). When we sold our house and moved here I was able to pay the \$20k of doctor bills.

2008-04-02

From: Gntseven@aol.com [mailto:Gntseven@aol.com]
Sent: Wednesday, April 02, 2008 10:30 AM
To: jodi9596@cableone.net
Subject: Re: [daycareiniowa] Insurance Stories

In a message dated 4/2/2008 8:41:04 A.M. Central Standard Time, jodi9596@cableone.net writes:

Do you have insurance? Fortunately through the state, due to impending divorce and income allowances.

If yes, is it worth the money? N/A

What problems have you had with it? None

No insurance, how has this affected you? If the medicaid is stopped, I will have to apply for Hawk - I, and if that doesn't work, hope and pray that ex will actually stay at a job long enough to get insurance to cover the children. I wouldn't be able to afford private insurance.

Stacey

Subject: Insurance Stories

Do you have insurance? Hubby's insurance through his work

it yes. is a worn the money. Close to \$300.00 a month comes out of his pay check
What problems have you had with it? They don't cover very good when you have lab
work done at or through the hospital.

No insurance, how has this affected you? If it weren't for my husband's health insurance
I would have none at all and I have health issues and need medication on a regular
basis.

We know there are thousands of stories out there and we only have a few, so please
help us!

This information is vital for us to be able to get health insurance for providers. I would
very much appreciate you telling me your story! Your story will not go past our
Insurance Committee without your permission.

Doodiebus and Pals Child Care

HouseMousetwo@aol.com

Cottax, IA

50054

515-674-3731

Kelley Taylor

Our insurance plan is now \$1000 deductible. per individual or \$2000 per family with them paying 80% after that. 2 of us get monthly allergy shots and the serum only lasts 9 months which is about \$700 to \$800 for each time that it is mixed so that is put towards our deductible. Now I can't keep up with the bill so I'm getting a little farther behind every month. My mom works for the school system and has allergy shots and serum mixed and her insurance pays for it ALL. They also charge us \$28 every time just to give us the shots that is put towards our deductible.

It's to the point where I was thinking about quitting them but I am sick all the time if I don't.

I have had to turn down a new prescription at the pharmacy for a nasty sinus infection because all new medicines take FOREVER to be covered. I was going to have to pay over \$150 for it but since I was providing care for the doctors' son, she managed to get me 2 weeks free of samples. Thank goodness!

Kim Daniels

Webster City

Health Insurance Story, Kathleen Brown and Family

I was having female problems, I put off as long as I possible could. I know my family history with cervical cancer. And I know that I have been a very high risk factor since age 17teen. I have been advised since age 17teen to have pap smears twice a year because of my female problems. My Husband and I had coverage for our family. I divorced and moved to Iowa, I paid into my CORBA plan as long as I could.

Because of my condition, my daughter with sever asthma, my son with dislocated hip that slips out of place, and my third child have chronic sinus infection/allergies this required frequent Doctors visit and antibiotic therapy.

When I became a childcare provider, I was forced to drop my insurance because I was able to pay for the health care plan. When I did not have very many children when I first started providing childcare services, I was able to have my children and myself covered by Title 19. Once my income was over guidelines I loosed my insurance coverage, I did make enough to purchase insurance for my family.

I did not get my pap smears every six months. I watch them rotate my son hip back into position, I learned how to do it my self. We used ice packs, heat pads, warm socks, antispasmoic over the counter medication. Only if he did not feel relief than I was force to bring him in for outpatient therapy was expensive to complete the session required the staff understood. My second child medication cost over \$300.00 per month for her asthma. We tried to avoid emergency rooms visits, but their where times the breathing machine and inhalers did not work. So we would go to ER to get IV steroids, her stay in ER was not cost effective. I will be paying for medical bills the rest of my life. My third child, with chronic sinusitis infection and allergies, which was so frequent, medical bills stacking up, I felt I was drowning with no way out. I then decided I needed to make a hard delineation. My daughter had to relocate back to New Orleans to live with my sister and than her grandmother. My baby was able to get health insurance and the care she needed. After about six after my daughter had moved back to the South she started with the same symptoms I had as a young girl, she was started on medication.

I began having pains that are more frequent and becoming more unbearable each day, my blood pressure was out of control because of the pain. I was placing my own life endanger because I could not afford any more expensive. That night I call my brother to bring me to the ER. I was DX. With a rectal virginal Bartho-Gland Cyst. They tried a local unethical to lance thee glands, this procedure fail. I was scheduled for out patient surgery the next morning. I had the procedure done and my body would not heal. I had four follow up visit. After running more tests, I was scheduled to have Hysterectomy in two days. I seen internal medicine doctor to clearance for surgery for my blood pressure, it remains out of control even with the pain medication and change in the blood pressure medication my body did not responded. Being a single mother, I went back to work after two weeks my surgery. I filled out a spine down account to pay off my hospital bills. I continue to have problems with the healing process, after three months I was still get injection once a week in my vaginal cuff. This was affecting my blood pressure again. I started taking oral medication (Wilburton) and the patch. After one week my body reject the tape and I brokeout with rashes where I place the patch. After three weeks I had a sever reaction to the Wilburton I had a seizure was admit into the hospital for three weeks before everything was ok the medication was poisoning my liver. After sent home on Pb. I was readmitted because I know longer need the Pb. This causes me to blackout. So I do not remember what when on this hospital stay. I was that 1% who would have a bad reaction to Wilburton. After all these stays that happen so quickly after each other I than qualify for Title 19teen.

Now I have a new predisposing condition seizure pap smear + for cervical cancer and hypertension. I will never be covered, as insurance exist today. I would much rather take care of myself like I as able to do in my past. And not stay in the fear of how I going to pay for it.

We need your help to change laws, will you please support us with the effort.

Deborah, ID

Adair County

Stacey Roberts provides respite care for kids with mental health issues on weekends in Adair. She has been doing this for the past year and plans on continuing in that line of work. Respite care providers are required to be registered as Child Development Home Providers.

Stacey does not have health insurance for herself. She has back problems and occasional viruses. Each time she visits the doctor it costs \$65 just to see the doctor. That doesn't include extra tests or the medications that may be prescribed.

Stacey's husband has health insurance through his job and pays \$100 per month. For his family to be included on the plan it would cost \$280 per month which is almost half of one of his paychecks.

Their 9 year old son is on Hawk-I but they have experienced problems with that this year. Stacey turned in their son's Hawk-I recertification papers late and lost coverage. The papers were due by the end of February and she turned them in at the beginning of March. The problems escalated when they were given different information from each person they spoke to at Hawk-I. At one point, someone at Hawk-I told Stacey's husband that everything was finalized and that they could take their son to the doctor as usual but when Stacey took her son the next day, everything was denied. When she called back, she was told that coverage wouldn't start until they had paid their first premium. Also, they went from paying nothing for their son to be covered to paying \$10 per month. While Stacey says that amount isn't that big of a deal, it also doesn't make sense because their income had decreased due to Stacey's husband having an illness and being out of work for an extended period of time. One would think that if their income had decreased then they wouldn't be expected to pay more. Stacey's son has ADHD and needed new glasses during this time period and these problems were put additional financial stress on their family.

As told to Kay Strahorn
5-21-08

Region 1 Page 13

I have been a childcare provider for over thirty-nine years. As of the last eight years I have not had any health insurance. This is not to say I do not see a Doctor, but I have to pay the fees myself. My husband goes to the V.A. hospital for all his medical needs. I do not make enough money to pay the premiums they want for health insurance nor the co-pays or deductibles. At the present time I just underwent a complete physical. This included x-rays, blood work, lung check, EKG, mammogram, Pap smear and now a colonoscopy. This was a very needed physical, extensive yes, but I am going to be sixty years old in May 2008. I have never had such a thorough physical in my life. I have no clue what all this is going to cost me. I know it will set us back, but knowing if I'm healthy or not will give me peace of mind. My mom passed away when she was sixty-two years old, she had cancer throughout her whole body.

Helen

Deo Moines, IA

I have been a child care provider for over 39 years and as of the last eight years have not had health insurance. This is not to say I do not see a doctor, but I have to pay the fees myself. My husband goes to the VA for all his medical needs. I do not make enough to pay the premiums they want. At the present time I just underwent a complete physical which included x-ray and blood work, ~~heart~~ lung chart, EKG, mammogram and now a colonoscopy along with a pap smear - this is a very needed physical - extensive yes - but I am going to be sixty in May of this year, and have never had such a thorough physical in my life. My mom passed away when she was 62 and had cancer throughout her whole body.

Johnson County - 8/1/2020 34

My husband and I are two of the fortunate few that have health care insurance. With that said, the cost continues to increase every single year. We now pay over \$800 per month for the two of us. That means we care for 1.5 children just to subsidize our health care costs! We do have riders on our insurance. I'm terrified to shop for anything that might be affordable because of the horror stories that so many providers report about being rejected for pre-existing conditions. I also find myself hesitant to even go to the physician since insurance companies count every single simple diagnosis against you when you apply! It's a catch-22 when I have insurance but am afraid to use it because my premiums will increase again or that we'll get another 'checkmark' on our insurance rating. It is imperative that providers remain healthy to provide quality programs for children and so they can be dependable for families. We must find a way for providers to attain affordable decent health care insurance.

Jill and Jeff Dodds Coralville, IA 319-351-2396

Adair County

Eleisca (pronounced Elisha) Clayton is a 23 year old mother of two who has been providing childcare in Menlo, Iowa for the past 5 years. She lives with her boyfriend who is also the children's father. He has insurance through his job and has their kids on his insurance. Because they are not married, he cannot carry Eleisca on his insurance.

Eleisca has looked into purchasing insurance for herself but it was cost prohibitive. It would have cost her around \$200 a month which is not something that she can afford at this time.

In the past 5 years, Eleisca has had two pregnancies and deliveries with no complications that she has paid for completely on her own.

Eleisca plans to continue providing child care as a child development home provider indefinitely.

Region 3 Clinton County 5-5-08 29

Hi! I'm Kathy Sampson, a Family Home Child Care Provider in DeWitt, IA. I've been a registered provider for 18 years. I am currently working on earning QRS level 5.

I am a single mom. I don't have a spouse who has access to insurance through his employer. I don't have health insurance, except for the Iowa Care Plan. To use it, I can only receive care in Iowa City, which means I must take a day off (meaning my 6 families need to find alternate care) and drive to Iowa City (2 hours, round trip. I lose income by taking time off, and with gas prices so high; it costs alot to get there. For routine stuff like sinus or bronchial infections, it's cheaper to pay a local doctor for an office visit than to use my "insurance." Did you know that they charge "self-pay" patients almost double what the major insurance companies pay? Iowa Care is not the perfect answer for me, but it's definitely better than nothing...

I have Crohn's Disease, and although I am managing my illness well, it is difficult to get coverage due to the pre-existing condition. The companies I have talked to either won't cover anything related to Crohns, or have a long waiting period before they will cover it, and/or they want an incredible amount in premiums in order to cover it.

The last policy I looked at was 10 years ago. It was hospitalization with some doctor visit and prescription medicine coverage. The premiums were going to be over \$3600 a year. Co-pay on office visits was \$60, and co-pay on medicines was \$20. The big kicker was hospital care. The deductible was over \$5000. and then 80 percent after that. There were so many restrictions on what they wouldn't pay, it made my head swim. Most out-patient procedures were not covered, and with so many things being done that way now, I would be paying out money that would not give me any benefit, unless I had a catastrophic illness with a long hospital stay, and even then, it wasn't that great!

I used to have an insurance policy that would replace my income if I became ill and was unable to work for an extended period of time, but I dropped the insurance when the premiums got so high that I was no longer able to pay them.

Right now, I'm muddling along. I'm over 50, and trying to stay healthy. I get annual pap and mammograms, and now cholesterol screening, through a state health program. I paid for my last colonoscopy out of pocket, nearly \$2000.

I think it would be a great thing if the State would set up a program to "Care for the Caregivers." We are a dedicated group of people who spend our days caring for children, the future of our nation. Most of us work long hours, do a great job, and still earn less than minimum wage. Having access to quality health care, and affordable health care insurance is vital to allow us to continue to provide quality service to the children, families, and workers in our state.

Thanks for listening,

Kathy Sampson

DeWitt, IA

Iowa State Council Region 5

Sent: Wednesday, May 21, 2008 6:53 AM
Subject: Re: Health Care

I'm glad to share my nightmare experience regarding a need for healthcare for providers. In January of 2007 I became ill and after three visits to my doctor and three rounds of antibiotics I continued to decline in health. I lost my sense of balance, use of my muscles and finally my kidneys failed. I went to the hospital where my lungs also started failing. In the emergency room they called in four specialists and said they didn't know why I kept failing but after six hours of stabilizing admitted me. After three days of IV antibiotics, hourly blood draws they decided on a Sunday evening I needed emergency knee replacement as they determined I had infection in my knee replacement of five years ago. They replaced it again but I still continued to decline in health. After another three days I broke out in black lesions which they biopsied and determined I had contracted Parva Virus, presumable from a child who had Fifth's Disease. I was in the hospital a total of fourteen days; however, I had insurance with Mega with a \$2500 deductible so I wasn't worried. The bills came in with it totaling over \$100,000. Mega kept denying my claims for one reason or another including an additional \$4000 in physical rehab. Something they did not point out when I took out the policy was the fact that after meeting a \$3500 deductible, they would only cover up to \$30,000 but after they denied this and that they only covered \$17,000. I was left with the balance that totaled more than I make in two years! Even though I appealed their decisions it did no good as they only paid an additional \$2500 for physical therapy. So, I pay a monthly amount to the hospital and the various doctors each month that will take me 30 years to repay! I dropped Mega right after all this; however, because I had been hospitalized other companies put a rider on my policy which does not cover any joint medical need and I pay \$400 per month for the policy. We definitely need a group policy at an affordable rate as we provide a service, which includes caring for State children when we provide care for persons for whom the state pays the childcare. I hope this experience which I share with you helps us get the medical coverage we so desperately need.

Shari Hix

Iowa City
319-338-7880

Social Security Program 35
Sent: Wednesday, May 21, 2008 1:08 PM

Subject: Health Care Story

To Whom It May Concern:

My name is Laura Turcsak. I am 39 years old and have been a childcare provider for 10 years. I am married, with 4 children ranging in age from 13 years to 16 1/2 years old. We are a low income/welfare family. I am very thankful for the government assistance we receive, but realize that as our children grow and leave our home we will have no health insurance. My husband suffers from severe depression, anxiety, and agoraphobia. These disorders have made it impossible for him to hold a job for any length of time. They come on around 1997 when our oldest daughter was diagnosed with cancer at age 5. She is doing fine now, and is considered cured. However, her illness was a devastating blow and it sent our family in a downward spiral that all these years later we have not recovered from. As I mentioned, we do receive Title 19 through the state of Iowa. I chose to do childcare so I could be home with my family. So I could take care of my husband and my own children. I LOVE what I do. I love the families I serve. I had resigned to the notion that I would have to leave my profession as my children got older and we lost health insurance. I realize some might view my way of thinking as wrong. I don't abuse the system, but I do use it for my family. I have to be careful to not make too much money or we go over the income guidelines to receive medical. In doing so we go without a lot. We drive a car that is 15 years old. We are a family of 6 with one income, one vehicle, and a lot of love. I can't even act like my life is awful. What is awful is not knowing how I will provide for myself, husband, and children without health coverage. Of our 4 children 2 have asthma, 2 have obsessive compulsive disorder, 2 have adhd, and 1 has tourettes. I suffer from allergies, acid reflux, and chronic sinusitis. 2 of our children and my husband wear glasses. If we were to have to pay for monthly prescriptions they would total over \$400. I don't have that kind of money to spare. All this being said...I joined the union in hopes that I would one day be able to receive health insurance for my family. Maybe in a more respectable way =) I have earned this right and pray it happens.

Sincerely,
Laura Turcsak
563-324-4088
514 E. 30th Street
Davenport, Iowa 52803

I've been a child care provider for 5 years and when I decided to leave the child center where I had been working, I proposed to my husband – not to celebrate my new professional journey as a family child care provider and owner of my own business – No! I proposed because I needed health insurance. Not very romantic, but it sure did the trick. We've been happily married since, but I strongly believe that providers should have other access to health care as a professional group and not have to depend on spouses to meet that need!

Your Name__Kelly Matthews__
Phone Number 319-338-4722

Towaco City

Region 4 2012 26

Hello Lorraine,

I spoke to you on the phone a few days ago about my families health insurance story and about the union contract. Let me give you a brief background first. My wife has run a Daycare out of our home since early 2005 and I am a CPA for a local public accounting firm and have taught classes for daycare providers on how to prepare their taxes and I specialize in daycare tax. After the birth of our second child, in November of 2004 it became apparent to us that it was no longer financially feasible to send my wife to work and pay for daycare for our infant child. The first day my wife went back to work her job; she was a total wreck and decided then that staying home with the children and operating an in-home daycare would be her new career. We had always taken the health and dental benefits from my wife's job and they were a little expensive but still had decent benefits.

Once my wife quit her job, it was now my obligation to place my family on health insurance through my work. At the time, my job offered health insurance only at \$1,000 per month and no dental was offered. We had no idea what to do! There is no way we could afford \$1,000 a month for health insurance and remain in our home or even pay our utilities! We ended up getting a private health policy through Farm bureau for the family for a little over \$400 per month, with still no dental care and rather high co-pays and deductibles but it was still cheaper than what my employer could offer. It was financially troubling paying the high premiums and deductibles but we were able to get by. One bad thing about a private health insurance policy is that since it is not coming out of a regular paycheck; **YOU ARE BUYING HEALTH INSURANCE WITH AFTER TAX DOLLARS!** Our \$400 a month premium had the tax consequences of paying over \$500 per month if it were a regular group insurance policy.

Well 18 months after our second child was born; baby #3 came into this world along with a significant hike in insurance premiums since private policies charge by the person not in the traditional group plan of single or family. We now had three children and absolutely no idea how we were going to be able to provide health coverage for our family! I ended up quitting a job that I really loved to take a position at a new company 35 miles from home only because they offered affordable group health insurance. For the next ten months; life you good; my family had health insurance and although I had to drive significantly further to work at a job I really didn't care for; at least my family was provided for. Until my then employer decided to fire me without notice. I was now unemployed, unable to purchase cobra from my former employer and was about to lose health insurance for my family AGAIN! Six weeks later I did find a job with another public accounting firm, but once again the benefit costs were staggering and unaffordable partly due to a significant pay cut that I took from my prior job. My children and my wife now have health insurance but I do not because no private policy will accept me because I have a few pre-existing health issues and therefore I live without health insurance for myself.

My family prays that the union contract for Child care providers will offer affordable and good family coverage for the providers across this state so that others in the future will not have to struggle with choices we have had to make between access to health care and doing what they feel is best for their families short term needs.

P.S. I am also interesting in possibly becoming a board or committee member on the health

insurance committee. I was wondering if you would be willing to accept me even though I am not a daycare provider, but I am well versed in Health Insurance options and have a financial background that I think would be a great benefit to your union.

Thanks,
Kevin Yeager
327-0998

West Des Moines, Ia

Child Care Providers Together / AFSCME Local 1212 Health Insurance Committee

Our new union agreement creates a Health Insurance Committee of DHS officials and child care providers, and puts \$100,000 into a study on improving health insurance options for providers.

Providers on our Health Insurance Committee are gathering health insurance experiences, and **we need your story!** If the lack of health insurance options is affecting you, **YOU ARE NOT ALONE!!** 40% of providers say health insurance is a top priority. There is no story that isn't relevant though we understand they may be difficult to share. Here are two examples:



I've been providing child care to lowans for the past 20 years, with no benefits. As the sole income for my family, I am one illness, one injury away from being unemployed, bankrupt, or worse.

My children are covered by Title 19, which has been a blessing, since my third child had to be rushed to the hospital as a baby. Her stay was 5 days and the bill was approximately \$32,000 – twice the amount of money I made that year.

A few weeks ago I had my first experience at a free clinic in the basement of a local church. I was in such pain from a UTI and no money in my pocket even for the donation jar. I just sat and cried, trying to justify how I can be such a hard working person in today's society, yet I have to go to a free clinic. Thank goodness I am a relatively healthy person. How long can that last? I pray I won't get strep throat or sick enough to have to go to the doctor. I want, need, and deserve, health insurance that is affordable for me and my profession. – Lorraine Murray



I've been a child care provider for 10 years. I have health insurance through my husband, but it is a plan with very high deductibles, and most services are not covered. I've been trying and trying to get my own health insurance, but I'm diabetic. Insurance companies hang up really fast when they find out I have pre-existing conditions, even before I can tell them that I am able to control it with medication.

People are entrusting us with their children, and trusting that our health is good enough. Sometimes, I want to give up, and look for a job that offers benefits – but then I see these babies I care for, and their families who need us. But what am I supposed to do if I can't get insurance to take care of my health? – Theresa Daniels

Share Your Story! In the space below and using the back of this form, please share your story and contact information. Your personal story is important and will not be used for any purpose without your permission. Thank you for time and effort.

It's very hard working with children, knowing that your doing what you love and making a difference, but that you could be forced out of it quickly if you can't make your medical bills. I was doing child care in my home, with no insurance when I found out I was pregnant. I was lucky to be able to be covered by Title 19, but I don't want to have to be. I am a hard working woman and there is no reason I can't afford a reasonable premium each month like all of the other hard working women with "other" jobs.

Your Name Erin Bradley

Phone Number 205-8814
Des Moines, IA

Please return this form to : Lorraine Murray, Chair, c/o Robin Clark Bennett
AFSCME Iowa Council 61, 4320 NW 2nd Street, Des Moines, IA 50313

I don't think that it is fair that we provide care for many many families who otherwise would not be able to go to work, and we don't ^{even} get any reasonable options for benefits. Not to mention we are required to have yearly physical records. This could be costly for those of us with NO coverage, I deserve to have the same ^{reasonable} benefit option as all of the families I care for.

- Erin Bradley

SIDE NOTE

If the average provider cared for 5 children at state pay level income they would make about \$2240 a month... (assuming no family was sick or on vacation) once you save your 28% taxes your left with \$1613 if it costs roughly \$550 to insure your family through Farm Bureau then you have an income of \$1063.00 each month. That is not enough to pay your cost of living.

DEAR LARRAINE,

I WANT TO SHARE A STRUGLE DAYCARE PROVIDERS SUCH AS MYSELF DEAL WITH. I HAVE TO TOTALLY RELY ON MY HUSBANDS MEDICAL INSURANCE. IT IS VERY EXPENSIVE AND LIMITED. WE HAVE NO CHOICE BECAUSE THERE IS NO OPTION FOR ME. ALSO, IF HE WAS TO DIE, BECOME DISABLED OR WE WERE TO DIVORCE I WOULD BE IN TROUBLE. I FEEL SO DEPENDENT ON HIM AND I SHOULD FEEL INDEPENDENT, AS I'M A HARD WORKING PERSON. I HAVE WORKED HARD FOR 16 YEARS AND DESERVE AN OPTION TO PROVIDE INSURANCE FOR MYSELF AND OR FAMILY. MAYBE IF WE BOTH HAD INSURANCES IT COULD BE BETTER. MY HUSBAND HAS HIGH DEDUCTIBLES, AND HIGH CO-PAY, MAYBE THE 2ND INSURANCE WOULD HELP GIVE US BETTER PROTECTION. OTHER CHILD PROVIDERS HAVE THESE SAME COMPLAINTS AND DREAMS AS THEY HAVE SHARED WITH ME DURING TRAINING MEETINGS. WE NEED MEDICAL INSURANCE BADLY!!

SINCERELY,
LAWANDA LEMASTER
Des Moines, Ia

Region 4 Hardin County 23

My health care story is pretty simple and probably the same as other providers. My husband farms so neither of us has a job with benefits. We purchase our own insurance which in the beginning (16 years ago) had a \$200 deductible with dental and cost \$193/month. Over the years we have had to switch plans several times and currently have a \$4,000 deductible. It isn't just the insurance premium that makes the insurance hard to afford - it is having to pay all the doctor and hospital bills until reaching the high deductible.

A few years ago, I was looking to get Hawk-I for our daughters to help with dental, eyeglasses & contacts and to help cover the cost of medical bills up to the \$4,000 but unless we were willing to drop the insurance we had on the girls, we were not eligible for Hawk-I. We did not feel comfortable dropping their insurance in case the government decided to quit funding Hawk-I or in case one of the girls ended up having something that would cause them to not get insurance. We were told to try and get Medicaid or Title XIX or whatever it is called currently. Income wise we qualified but they add back in your depreciation which made us no longer qualify.

That's pretty much it.

Rene Houck
515-899-2444

Radcliff, IA

Butler - region 2 5-7-08 28

To whom it may concern,

I live in Butler County and been a daycare provider for four years. I have no health insurance and am currently taking several medications a month which is very costly and with no insurance it makes it really hard to continue being a daycare provider, and don't get me wrong I love my job. I don't make enough to be able to buy private health insurance. Please Help!!

Thank-you Kelly Panther

Panthersburg, IA

IDA Pocket Walrus

childcare provider 18 yrs

Has Medicare - Diabetic

Spins down, has out of pocket

expenses for medicine.

co-pays for doctors. Owns

medical bills.

Region 4 12/12 25

To whom it may concern:

I haven't had insurance for awhile; I did have Title 19 for the two years allotted for having state children after that I didn't have any insurance at all. Through parts my oldest child didn't even have any insurance. I know after 5 or 6 years have been insured with Iowa Cares, it's \$42.00 a month for myself. My 4 kids have Title 19 and I have to admit some things are not fair because my partner doesn't have insurance and hasn't had any since the state children also and she only had it for two years also, and now she is trying desperately to get some sort of insurance due to her medical reasons. She has one lung and the funds aren't there sometimes for the medication or hospitalizations if need be.

Kelly Larpenter

Dec Moines, IA

Hi Lorraine,

Thank you, thank you for being the health insurance committee chair. I can't wait for health insurance. My husband retired from the sheriff's office three years ago. We've been paying out of our pocket for health insurance. It takes a \$1,000.00 a month out of his retirement fund but it's certainly worth it. I can understand how very important health insurance is for you since you and your family have never been covered before. It's such a terrible 'big' worry when a person doesn't have health insurance. A person could go broke very fast with a major surgery or illness. It's very scary to me! I'll look forward to hearing about the future insurance for "we" providers. It will be a big day whenever we providers get health insurance. We still don't get the pay that we deserve.

Are you still on the food program?

That's another sky rocking price besides gas. Whew! What are we all going to do about expenses?

Take care and have a good day,

Linda Weir

Des Moines, IA

Child Care Providers Together / AFSCME Local 1212 Health Insurance Committee

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I have been a child care provider for over 39 yrs. I have no health insurance and I was really sick and had to go to the emergency room at mercy Franklin. I had a kidney stone embedded in my urethra and they had to go in and bust up the kidney stone. ^{they put in a stent} Once they did that I got a bad infection ^{after they took it out} and almost died. Because of the infection & stones. I had a bill of \$5,000- with the help of Amos they paid it for me.

Your Name Crickett Bozarth Phone Number Altona, IA

Please return this form to : Lorraine Murray, Chair, c/o Robin Clark Bennett
AFSCME Iowa Council 61, 4320 NW 2nd Street, Des Moines, IA 50313

Sent: Wednesday, May 21, 2008 7:42 AM

Subject: health care

Hey April here I was just having a hospital experience I got over pneumonia and I went to the emergency room three times and its not going to be cheap they gave me medicine that costs over 200.00 and I had to keep going back cause I couldn't do 200.00 for a prescription I finally filled out a Iowa form for insurance waiting to see if I qualify if I do I might get my visits paid if not I am looking at over a thousand dollars to have to pay back I got the prescriptions on a account they finally opened for me at the university of Iowa but I will have to pay it still if they don't give me the Iowa insurance. It started on Wednesday the 7th of this month then went back that Friday and that Saturday so three visits to emergency room three 4 hour visits I feel if I would have had insurance they would have kept me. On Saturday they almost kept me they wanted to and its because I filled out the Iowa papers I feel they did what they could but I should not have had to wait until Saturday for relief I have checked into insurance and all the quotes I have been given is about 110.00 a month for full coverage I think that's a lot... Is that reasonable I am not sure but I don't want to be taken?

April Kirchhoff

11 century street Iowa City Iowa 52240

319-358-2838

AFSCME Local 1212 (Child Care Providers Together) Health Insurance Committee

Our new union agreement creates a Health Insurance Committee of DHS officials and child care providers, and puts \$100,000 into a study on improving health insurance options for providers.

Providers on our Health Insurance Committee are gathering health insurance experiences, and **we need your story!** If the lack of health insurance options is affecting you, **YOU ARE NOT ALONE!!** 40% of providers say health insurance is a top priority. There is no story that isn't relevant though we understand they may be difficult to share. Here are two examples:



I've been providing child care to Iowans for the past 20 years, with no benefits. As the sole income for my family, I am one illness, one injury away from being unemployed, bankrupt, or worse.

My children are covered by Title 19, which has been a blessing, since my third child had to be rushed to the hospital as a baby. Her stay was 5 days and the bill was approximately \$32,000 – twice the amount of money I made that year.

A few weeks ago I had my first experience at a free clinic in the basement of a local church. I was in such pain from a UTI and no money in my pocket even for the donation jar. I just sat and cried, trying to justify how I can be such a hard working person in today's society, yet I have to go to a free clinic. Thank goodness I am a relatively healthy person. How long can that last? I pray I won't get strep throat or sick enough to have to go to the doctor. I want, need, and deserve, health insurance that is affordable for me and my profession. – Lorraine Murray



I've been a child care provider for 10 years. I have health insurance through my husband, but it is a plan with very high deductibles, and most services are not covered. I've been trying and trying to get my own health insurance, but I'm diabetic. Insurance companies hang up really fast when they find out I have pre-existing conditions, even before I can tell them that I am able to control it with medication.

People are entrusting us with their children, and trusting that our health is good enough. Sometimes, I want to give up, and look for a job that offers benefits – but then I see these babies I care for, and their families who need us. But what am I supposed to do if I can't get insurance to take care of my health? – Theresa Daniels

Share Your Story! In the space below and using the back of this form, please share your story and contact information. Your personal story is important and will not be used for any purpose without your permission. Thank you for time and effort.

Was just denied health insurance by Blue Cross / Blue Shield because of "multiple medical conditions". No serious health conditions - just high blood pressure, high cholesterol, knee prob.

Was getting social security benefits for a while because she was disabled from her work at UPS, but her income was often a little

Your Name Mary Wilkins

Phone Number 515-576-4860

Please return this form to : Lorraine Murray, Chair, c/o Robin Clark Bennett
AFSCME Iowa Council 61, 4320 NW 2nd Street, Des Moines, IA 50313

too high, so she kept having to pay back SS benefits.
Now she is off SS benefits, + earns slightly too much
money to qualify for Title 19. Meds cost abt \$150/mo
+ will have to pay full cost for doctors.

Has not been in hospital since her 4 kids were
born (she is in 60's) except for knee surgery + bunions from
work at UPS. Does regular checkups + blood work.

Heard from April Kirchoff again today. She had applied to Iowa Care which is a limited health care plan. That didn't work out either.

----- Original Message -----

From: AprilKirchoff@aol.com

To: jedodder@meht.com

Sent: Wednesday, May 21, 2008 10:21 PM

Subject: Re: health care

I WAS DENIED SO I DIDNT GET THE IOWA CARE BECAUSE I MAKE 26.00 TO MUCH I HAVE THE LETTER RECEIVED IT TODAY WHAT EVER THANKS FOR RESPONDING APRIL

Sent: Thursday, May 22, 2008 4:22 PM

Subject: Fwd: Health Care

I will try it this way. Thanks, Vicki Augustine

I have been a child care provider for 15 years now. I have never had health insurance and have had to pay for most every health bill out of my own pocket. I pray every day that I and my family will not get ill when children have gotten sick in my care or have been brought to me ill without my realizing it until the Tylenol wears off and their fever comes back! I have had some emergency dental work done over these 15 years. Since I do not have insurance, I waited every time hoping it would take care of itself, only getting worse with infection. So between medication for the infection and then having to have the dental work done, it was very costly. This happened several times. I waited because of the money and having no insurance. I did get strep throat twice too. Then as child care providers; we are required to have a yearly physical, along with mammograms that are sometimes required. It is all so costly. Our family members need physicals too. I finally after 5 years of doing child care, gave into my pride, and asked for help for my children. My children have been on the Hawk Program and then taken off and put on Medicaid and the switched back and forth. In between these times there was a year or longer where they did not have insurance, because they said I made too much money for the programs! My income had not changed so I did not understand why they were not approved! So I prayed they would not get sick! I know there had been times when I or my family should have gone to the doctor, but due to no insurance, doctored us myself! This has been a hardship on my finances through out these years, when these things come up unexpectedly. Our health coverage should never be an issue! It should be a priority. My family and our day to day living depends on me being well to receive children and to do my job being healthy. I should not have to work with children if I am not feeling well. Children should not be brought to me, having been given Tylenol to cover a fever, because the children do not have insurance! Something needs to be done!

Sincerely,
Vicki L. Augustine

WV 0113

319-372-8426

Lonnie M. Samington
332 Webster St.
Waterloo, Ia. 50703
319-233-8064

To Whom it May Concern,

I am a Child Care provider in Black Hawk County for twenty (20) years. I am a widow of three (3) years and have only one income coming in my house hold.

My health insurance coverage is with Wellmark Blue Cross Blue Shields. Having diabetes already type 2. Most insurance Companies is not interest in taking diabetics patients.

The Cost has more than double in the last six (6) years. My Cost is now \$1,430.00 every three months that's a 90/10 policy with no dental, \$1,200.00 deductable for hospitalization.

Medication I pay part & insurance pays part. I have been forced to down my policy to 80/20 Cost \$1,163.¹⁰ every three months, everything else a little higher for me.

As you know it seems to go up about every year. There seem to be a race between gasoline prices and insurance that's just how fast and how much of an increase, except I can do somewhat without gasoline and live but not health insurance, which includes doctors, medicines, hospitals etc.

I am sixty (60) years old and have worked honestly for forty (40) years and don't understand how we citizen of U. S. of America could have possible got ourselves in the shape we are in. It is a good thing to help, but Charity (help) starts at home. But, now we are in it, we as Child Care providers are only asking for a fair share of what other companies and/or business etc. has as far as health insurance.

Anyone hands that this letter reaches, I hope and pray you will do what you can to help us (Child Care providers) get affordable health insurance. Not free, Just Affordable

Prayfully & humbly Submitted
Mrs. Lennie M. Samington

Johnson County Region 3 41

Sent: Wednesday, May 21, 2008 6:30 PM
Subject: RE: Health Care

My name is Adina Levitt, I am an In-home Childcare Provider. I currently do not have health insurance. Although I do have access to insurance because my husband is a graduate student at the University of Iowa, it is expensive. He will not always be a graduate student, and then if he can't get a full time position (not many jobs in his field, especially not here), he will be self-employed (in another business that we run) with no option for health insurance. I would be interested to see what kind of options for health insurance could be available for the Providers who care for the future of America (the children).

-Adina Levitt

Iowa City
319-339-0814

5-22-08

Dee Dee Dubee

Private ^{monthly} \$218.00 \$10-\$20 prescriptions

Dental closest is Omaha.

80% - 20% Drs visits + Hospital

National Benefits.

^{2nd.} Husband Randy is covered also
www.nbaabenefits.com

Kids get SS father passed away.

Hank I Blue Cross Blue Shield

Son has ADHD. Dee Dee has some
preexisting.

twotallrdb@live.com

My name is Debbie; I am divorced and have been for 30 years. When I was married my husband worked at John Deere and we had great insurance. Once I was divorced my children received insurance until college age. I have lived without health insurance this entire time until recently. Because of no health insurance I have occurred over forty thousand dollars worth of medical bills. I feel really terrible about this dilemma and everytime I go to the doctor I think how do I pay for this? I feel like a thief because I am taking services that I never seem to catch up paying. My friends who have insurance think that paying \$60. For a script is outrageous. I tell them that that amount doesn't seem to bad compared to paying over \$100. For one prescription. I have become accustomed to paying high dollar for medical services however when I do; something else doesn't get paid.

As a home childcare provider who has served my community for 20 years, over 40% of my income goes back into my business. I had to rough in my own plumbing and install a sump-pump because I couldn't affords to hire it done. You may say well aren't you smart.

No I am not because I now have a torn rotator cuff and I am not sure if it was one of those two jobs or taking down a 200 lb. satellite dish that did the damage.

Two months ago I decided I need to get medical insurance and I need to find a way to pay for it because I don't want to feel like a thief. I am forced to file bankruptcy, which also makes me feel terrible. I have already paid for the BK but have not filed because of the embarrassment of everyone knowing. My attorney asked me why should you feel bad when our system has failed you? Even with those words I still feel bad because I pay my bills. I use to judge people for filing for BK but now I understand. I think it is a shame because it hurts our economy and keeps people from getting treatment when they really need it.

We need a better health care system that allows working people who help build their communities to have affordable insurance that doesn't reject every other claim that comes in.

Even though I now have insurance I wonder what is actually going to be covered. I certainly do not want to file bankruptcy ever again. People get b better treatment when they have insurance. And I know how much better it feels to hand over an insurance card however where will I get the \$3500. Co- pay if I need to be hospitalized. Oh my goodness!! I can not help to think about all the other Americans who can not afford healthcare. Wouldn't be smart to have a system that enabled everyone to afford insurance so they could feel like a good person. Think of how that would help our economy and it would also allow people to get earlier detection for major illnesses.

Home childcare providers provide a valuable service yet they get little respect and no benefits. If we are expected to work almost for free, what value does our work have?

I sincerely hope you can be part of the solution and show us and other hard working Americans that we are valued and respected.

Sincerely yours,
Deborah C.

Bettendorf, IA

To whom this may concern:

I currently have been doing childcare in my home for 2 years. I currently do not have insurance. I could get insurance for \$85 per month that would not cover my children's. I pay a lot for medical bills because the boys have asthma. You need to provide insurance for the daycare providers.

Thanks

Daisha Osborn

Atlantic, Ia
712-254-4150

Louisa County

Dawn Lincoln has been a family child care provider for the past 16 years with a two year break at one point. She was registered for the past two years but didn't re-register because she was undecided about staying in family child care due to some job openings at the school. That didn't materialize so now she is planning to continue providing child care.

Dawn's husband has been at a job for the past 4 years that doesn't offer health insurance. There are no free medical clinics in her area so Dawn and her husband just don't go to the doctor. Two years ago Dawn did go to a doctor for a physical because she was getting registered and that was her catalyst.

Dawn does have a slipped disc in her back that will need surgery eventually. They can't even afford the cortisone shot that would help it feel better. Her back hurts on a daily basis. She is not supposed to lift more than 10 pounds but she picks up children daily.

She did go to the dentist 6 months ago for some necessary work. It was very expensive and they are still paying for it out of pocket. She feels lucky to have found a dentist in her area that would take payments.

Her three children, ages 11, 14, and 16, are all on Hawk-I. She's very grateful for that program and doesn't know what she would do without it. Her daughter takes Concerta daily which would cost them \$110 a month and they get it paid for by Hawk-I. Hawk-I will even pay for part of her daughter's braces. Dawn does not know what they will do in two years when their oldest child turns eighteen and won't be covered by Hawk-I anymore.

As told to Kay Strahorn
5-22-08

Wapello, IA

319-523-4317

Louisa County

Bethany Hinkle is a family child care provider in Morning Sun, a small town somewhat near Mount Pleasant. She has been providing child care for 10 years and the past 7 as a registered Child Development Home provider. She plans to continue providing care indefinitely.

Bethany has been without health insurance for all of the 10 years that she has been caring for children. Her husband has always had a job that provides health insurance for him but for the employer to cover the entire family it would cost \$600+ per month and they can't afford that. The children are covered by Hawk-I which has been wonderful. Things such as new glasses and tonsils have been completely covered.

When Bethany gets sick, she goes to a medical clinic that charges based on a sliding scale. It is based on income and Bethany will get a slight discount there. She doesn't go to the doctor much because she doesn't have insurance. She will go for a Pap test and other routine type things that she feels are important but if she has a sore throat or stomach virus then she will just wait it out.

Her dental is paid completely out of pocket. Bethany estimates that she has spent thousands of dollars for her dental health over the past 10 years.

Bethany's best case scenario would be to have affordable health insurance for herself.

As told to Kay Strahorn
5-22-08

Morning Sun, Iowa
319-868-3086

Johnson County Region 5

I've been providing childcare for five years. I used to have insurance when I worked outside the home, but now I don't. I think it's important to have a yearly exam, get flu shots which gives parents assurance that we watch out, take care of ourselves. With kids there is always a bug going around and we are the first or last to get it despite the desire that we want to work. Insurance is a big roll that will, can keep us healthy.

Jackie Perkins
Iowa City
319-338-1130

Share your story! In the space below and using the back of this form, please share your story and contact information. Your personal story is important and will not be used for any purpose without your permission. Thank you for time and effort.

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Your Name JACKIE PERKINS

Phone Number 319 338 1130

Please return this form to : Iowa City
Lorraine Murray, Chair, c/o Robin Clark Bennett

AFSCME Iowa Council 61, 4320 NW 2nd Street, Des Moines, IA 50313



Johnson County Region 5

I have thought over and over on how to tell someone, that I have never met, such a personal story. Then I realize that maybe coming out in the open will help justify our system in hopes of better, or for some people who don't have any, health insurance.

My name is Melissa Kasal and I have been doing my part in child care for over two years now. I started out working in a low pay job through the MICA Head Start program. I was able to have a good health insurance plan through them, but not enough money to live off of. That's when I decided working at home would be the best source of income (due to the drive and gas prices).

Since I started day care I was not able to find any affordable health insurance. Finally, my husband and I decided to get married so I was able to get on his work plan. The first of the year the insurance plans changed and pretty much cover nothing according to what we need to go to the doctor's office for.

You see, my husband and I have been trying to conceive a little miracle of our own long before we got married, but are having infertility issues. We started testing and things before his insurance switched over, but didn't make it to the actual fertility treatment itself. The insurance he had before covered everything to do with infertility and now it covers nothing. Not even a measly five pills a month the doctor prescribed to help us out. We have to pay almost \$100.00 for just five pills. Without good health insurance we are not able to afford fertility treatment to have a child. This has been the hardest thing we have ever gone through and hope that some day we could get good health coverage through, what I like to call my job as a day care provider. Some day's we discuss having to give up all these children that I think of as my own just because my job brings in no benefits. If we did have those options, I think I would stick with the job for a very long time in hopes of being "a stay at home mom" that works from home.

I really do hope that this could be a possibility, as my husband and I are anxious to see the outcome. I think having affordable health care coverage, like many other jobs, will be a great addition to our child care field. Maybe some day there will be a great addition to our family because of this future coverage!

- Melissa Kasal-227 Linden Ct./Brooklyn, IA 52211

641-522-7437

Lincoln County Region 2 50

May 26, 2008

RE: Health Care

I am another daycare provider who doesn't have health insurance. Fortunately nothing catastrophic has happened, well until now. My husband was just diagnosed with brain cancer. He had a seizure two months ago, an MRI showed a brain tumor. After a biopsy they found out he has glioblastoma grade IV, a rare and deadly form of cancer; also very aggressive with a low survival rate. My husband does have medicare, but that only goes so far and has a "hole" that people fall into after they reach a certain amount. Which for us happens usually by July, this year even sooner. At some point they pick it back up, I'm not sure for how long. But will only cover 30%. We also signed up for IowaCare but because we already have "insurance" we aren't sure if that will cover anything. Seems like no one can give us a 100% guarantee that they will pay. So now the possibilities we're/I'm facing are: bankruptcy, losing our house, and well my husband.....

Trying to pay for his cancer treatments all so he will have a 2% chance of living for hopefully 1 year. I will have to quit daycare soon to take care of my husband, we're selling as much as we can to see if it will help. You know, I never realized we were at this point till I saw it in writing. Then once he's gone I would want to or hope to begin childcare again, but having to rebuild my daycare. Funny thing is I just finally got to the point where my backyard and house was set up perfect for daycare after twenty years of providing childcare. Why did it take so long you ask, well again because of what at the time seemed like major healthcare issues are now only minor health problems. Because I didn't have insurance to see the doctor unless I would lose all or most of my income so I could go on title 19.

Well that's reality in my world with no health insurance, and even if I could afford to buy it on my own I wouldn't be excepted because of previous medical conditions.

Dee Hixon
319-265-1819
Cedar Rapids

Child Care Providers Together / AFSCME Local 1212 Health Insurance Committee

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over

Your Name

Dorothy Knipe

Phone Number

319-364-3186

Please return this form to :

Lorraine Murray, Chair, c/o Robin Clark Bennett

AFSCME Iowa Council 61, 4320 NW 2nd Street, Des Moines, IA 50313

Cedar Rapids, IA

I ~~have~~ been in childcare for 10 yrs. I have no
Ins. I have Rheumatism, I have to pay cash
for everything (meds, doc, etc) I can't get the "good drugs",
because they're \$1-2,000 a month. So my R.A. isn't
under control. It's deteriorating (my joints). I don't know
how long I can continue to do child care because
my knees & ankles are getting worse. This is a
pre-existing illness no one will give me ins.
I deserve health ^{coverage} just like someone else
that has a factory job.

Worth County

Region 2

Jodie Bachtle has been in family child care in Northwood for the past 11 years and has been registered as a Child Development Home Provider for all of those years. Currently she and her husband are C providers and she plans to continue providing care as her profession. In fact, they just had a house built that would be more conducive to the needs of her business and her family.

Jodie and her children, ages 15, 13, and 4) have had insurance through her husband's job for the past 10 years. They are glad to have it but it is not even as good as they would want it. They have high co-pays of \$40 per doctor visit. The day before Jodie had gone to the chiropractor and paid the \$36 bill herself because it wasn't worth turning in to the insurance company. Her husband gets paid weekly and each week \$51 gets taken out for medical and \$10 for dental. So for they pay \$244 each month for a family plan that includes dental.

The only reason Jodie's husband works this current job is for the health insurance. Jodie's husband is a cabinet maker by trade and for the first year that Jodie provided child care he continued as a self employed cabinet maker. They paid for a health insurance plan themselves but it was "eating them up". They didn't feel they could take the risk to not have health insurance so he found full time work as an engineering technician that offered health insurance benefits.

Jodie's husband is also her partner in their Child Development C Home. His engineering job is extremely flexible so he can come when the numbers dictate or when school-agers come after school. The Bachtles are also owners of a number of rental properties. Mr Bachtle could just work the rental properties as a full time job because they do take a substantial amount of his time. So Jodie's husband works child care part-time, landlord full-time, and the engineering job full-time. He would give up the engineering job right now if not for the health insurance. All of this has limited the time he spends with his family.

Jodie believes that if a good health insurance option were available to registered family child care it would raise the quality of care because unregistered providers would flock to become registered. In the town of Northwood where Jodie lives, there are 14 family child care providers and only 4 are registered.

Jodie feels this is a real profession and those of us that take it seriously need to be treated like the professionals that we are. She feels that much lip service is given to the high turnover of caregivers but if they really want us to stay in the profession than real benefits need to be offered.

Northwood, IA

As told to Kay Strahorn

Montgomery County *Region 3*

Christi Johnson has been registered as a Child Development Home provider for the past nine and half years. She began her business when she couldn't find anyone in her area that could take both of her oldest boys who are twins. She is currently attending school to get her associates degree in Early Childhood Education and she is planning to stay in the Early Childhood field in some capacity as her profession.

Neither Christi nor her husband have health insurance. Her husband's company doesn't offer it. When either of them is sick they either don't go to a doctor or they pay for it completely out of pocket. That goes for dental work as well. They are not aware of any free clinics or doctors that take installment payments in their area. Luckily nothing major has happened so far.

Christi is the mother of six children, ages 9, 9, 6, 4, 2, and 9 months, and the children are all covered by Medicaid which works well for their family. With each pregnancy Christi was also covered by Medicaid from the first pregnancy appointment until the first checkup appointment after the birth.

Christi and her husband have looked into buying their own private policy but the cost is daunting. The policies cost anywhere from \$400- \$700 per month. She said it's also difficult to decide what the policy should include for coverage. They would like full coverage but of course that is the most costly. They know they need the insurance but they just keep putting it off because of the cost.

Red Oak, IA

As told to Kay Strahorn

Chickasaw County Region 2

Vickie Wad has been a registered family child care provider in Nashua, Iowa since 2002. She pays for her own private health insurance policy otherwise she would have none.

She pays \$245.40 per month. This covers medical with a \$1500 deductible and a 25% co-pay. Prescriptions are covered at a percentage and dental is not included. Vickie would rather be on a group plan because this plan requires a rider that says it will not cover anything to do with her back because of pre-existing conditions.

Vickie is currently paying an \$1800 doctor bill because she did go to a doctor regarding her back pain. The doctor visit, x-rays, and physical therapy 3 times per week for six weeks came to this amount. The physical therapy didn't really help all that much and Vickie is still in pain.

She has had plenty of other health issues in the last 6 years also. She has had surgeries for her knee and a hysterectomy and has probably paid thousands in co-pays and deductibles.

Vickie says that "having my own insurance is a pain". She has thought about quitting family child care and going back to work in a nursing home but in her town there is a need for good child care. There are four child care centers, four registered child development homes, and at least 2 providers that are unregistered and that is still not enough to fulfill the need for child care in Nashua.

Vickie's two children, ages 11 and 9, are covered by her ex-husband's private pay insurance.

As told to Kay Strahorn
6-3-2008

Lucas County

Sheri Jessup is a family child care provider from Chariton for the past 23 years. She has been registered for approximately the past 7 years. She originally started her business because she has a son with Cerebral Palsy that needed daily medical help and she needed to be home with him and still make an income. She didn't become registered for so long because she was under the assumption that because they received SSI and Medicaid for her handicapped son that she couldn't be registered. A friend that was also employed by the CACFP (Child and Adult Care Food Program) encouraged her to become registered.

Sheri and her husband have four children, ages 23, 22, 15, and 14. Sheri, her husband and their 14 year old child are covered by the husband's health insurance that he receives through his job with the school district. The 15 year old is autistic and it's more cost efficient for him to be on Medicaid and SSI. The adult son with Cerebral Palsy is on Title 19.

Sheri believes that everyone has the right to health insurance. Just because you're self employed doesn't mean that you shouldn't have health insurance. Lots of people are self employed and where would we be as a society without the self employed.

As told to Kay Strahorn
6-11-08

AFSCME CCPT